PREPARED BY & RETURN TO: MISSISSIPPI CLOSING SERVICES 1124 N LAMAR 5 OXFORD, MS 38655

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MISSISSIPPI CLOSING SERVICES 1124 NORTH LAMAR OXFORD, MISSISSIPPI 38655 662-234-6912 Telephone 662-234-6962 Facsimile

STATE OF MISSISSIPPI

FHA CASE NO. 283-014900

SPECIAL WARRANTY DEED

This Indenture, made this 11 day of August, 2004, between ALPHONSO JACKSON, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (Grantor), and a(n) Joyle Francis Pertuit and Rene Lynn Pertuit, as joint tenants with full rights of survivorship and not as tenants in common, party(ies) of the second part (Grantees).

Witnesseth, That the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledge, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain sell, alien, convey and confirm, unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi:

Lot 73, Chateau Ridge Subdivision, situated in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 14, at Pages 47-50, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second part, forever, in fee simple; and the said party of the first party specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part.

Subject to all covenants, restrictions, reservations, easements, conditions and right appearing of record; and subject to any state of facts an accurate survey would show.

This Deed not to be in effect until: August 11, 2005

In Witness whereof the undersigned has set his/her hand and seal as HUD Office, Atlanta, Georgia, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of 35 F.R. 16106 (10/14/70), as amended.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Attorney-in-Fact

STATE OF GEORGIA COUNTY OF FULTON

having been duly authorized so to do.

Commission Expires: Aug. 29, 2005

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Indexing instructions to the Chancery Court Clerk of DeSoto County, Mississippi, as per Section 89-5-33 MCA Annotated.

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Prepared by: Jordan Barkkead
Mississipp State Bar #100897 MISSISSIPPI CLOSING SERVICES

1124 North Lamar

Oxford, Mississippi 38655 662-234-6912 Telephone 662-234-6962 Facsimile

Grantor's Address: Best Assets/Citiwest JV 3420 Norman Berry Drive Suite 600 Hapeville, Georgia 30354 404-768-1400 No Second Number

Grantees' Address: Joyle Francis Pertuit Rene Lynn Pertuit Olive Branch, DeSoto, Mississippi NA _Home No Second Number